

THE HONORABLE ROBERT S. LASNIK

UNITED STATES DISTRICT COURT  
WESTERN DISTRICT OF WASHINGTON

JAMES MCDONALD,

Plaintiff,

v.

ONEWEST BANK, FSB, NORTHWEST  
TRUSTEE SERVICES, INC., MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS,  
INC., INDYMAC BANK FSB, DOES 1-50,

Defendants.

No. 2:10-cv-01952-RSL

DECLARATION OF JULIE R. VACURA

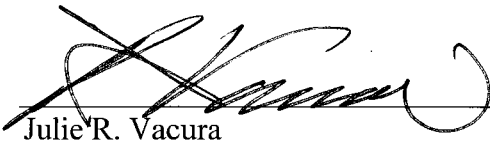
I, Julie R. Vacura, declare as follows:

1. I am one of the attorneys representing OneWest Bank, FSB (“OneWest”) and Mortgage Electronic Registration Systems, Inc. (“MERS”) in this proceeding. I am competent to make the statements in this declaration, and they are based on my personal knowledge.

2. Attached as Exhibits A through D, are true and correct copies of four documents produced by OneWest to plaintiff on February 4, 2013.

//

1 Pursuant to 28 U.S.C. §1746, I declare under penalty of perjury that the foregoing is  
2 true and correct. Executed on February 6, 2013, at Portland, Oregon.

3  
4  
5   
6 Julie R. Vacura  
7  
8  
9  
10  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26

Agreement with Respect to Servicing Transfer and  
Enforcement of Selling Representations and Warranties

This Agreement (the "Agreement") dated as of March 19, 2009, by and among Federal Home Loan Mortgage Corporation ("Freddie Mac"), the Federal Deposit Insurance Corporation in its capacity as Receiver for IndyMac Bank, F.S.B. (the "Receiver"), the Federal Deposit Insurance Corporation in its capacity as Conservator for IndyMac Federal Bank, FSB (the "Conservator" or the "Bank") (with the Bank and Receiver sometimes jointly referred to as "Transferor") and OneWest Bank, FSB ("Transferee").

RECITALS

WHEREAS, on July 11, 2008, IndyMac Bank, F.S.B. was closed by the Office of Thrift Supervision and the FDIC was appointed receiver. The Receiver subsequently transferred most of the assets and obligations of IndyMac Bank, F.S.B. to IndyMac Federal Bank, FSB, for which FDIC was appointed conservator. Included in the transfer was the responsibility to continue servicing mortgage loans owned by Freddie Mac, and previously serviced by IndyMac Bank, F.S.B. (the "Serviced Mortgage Loans"), to IndyMac Federal Bank, FSB, for which FDIC was appointed conservator; and

WHEREAS, the Conservator has entered into a letter of intent agreeing to sell to Transferee on March 19, 2009 (the "Closing Date") certain contract rights and obligations to service mortgage loans including the Serviced Mortgage Loans on behalf of Freddie Mac; such servicing contract rights arising under IndyMac Bank, F.S.B.'s rights under the Freddie Mac Single-Family Seller/Service Guide (the "Guide"); the Serviced Mortgage Loans involved are more fully summarized on Exhibit A attached hereto; and

WHEREAS, pursuant to the requirements of the Guide, Freddie Mac must consent to a transfer of servicing of the Serviced Mortgage Loans to the Transferee; and

WHEREAS, Freddie Mac has incurred losses and issued numerous repurchase requests based upon identified breaches of selling representations and warranties with respect to the Serviced Mortgage Loans; and

WHEREAS, Transferee requires confirmation that it will not be responsible for such repurchase obligations as they relate to the Serviced Mortgage Loans; and

WHEREAS, in order to induce Freddie Mac to consent to the transfer of servicing rights and to address Transferor's and Transferee's rights and obligations with respect to the Transfer, the parties have agreed to the terms set forth herein.

NOW THEREFORE, in consideration of the mutual covenants and undertakings set forth herein, including Freddie Mac's consent to the transfer, the payment of funds to Freddie Mac, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the parties hereto agree as follows:

#### AGREEMENT

1. Obligations and Liabilities Assumed by Transferee. Pursuant to the terms of the Guide and except as otherwise set forth herein, in accordance with the Guide and related agreements upon the transfer of servicing of the the Serviced Mortgage Loans, Transferee becomes liable for, and assumes all servicer obligations under, the Guide as they relate to the Serviced Mortgage Loans as if Transferee had always serviced all such the Serviced Mortgage Loans.
2. Freddie Mac Consent to Transfer. Freddie Mac consents to the requested transfer of servicing of the Serviced Mortgage Loans, which consent is conditioned upon execution of this Agreement by all parties hereto, the Transferee's agreement to the terms of its approval as a Freddie Mac Seller/Servicer, and receipt by Freddie Mac of the Required Closing Payment. On the Closing Date, the transfer of servicing of the Serviced Mortgage Loans shall be effective and, except as specifically limited herein in Paragraph 3 hereof, all Freddie Mac requirements applicable to a transfer of servicing shall be applicable to Transferee as of that date.
3. Agreement to Limit Enforcement of Certain Remedies. Subject to the terms and conditions of this Agreement, Freddie Mac hereby agrees that it will not enforce against Transferee or Transferor any breaches of selling representations and warranties for the Serviced Mortgage Loans. With respect to loans that may be sold by Transferee to Freddie Mac, Transferee will be subject to all selling representations and warranties as set forth in the Guide. Notwithstanding the foregoing, Freddie Mac shall retain the right to pursue its claim filed with the Receiver pursuant to 12 U.S.C. § 1821.
4. Required Closing Payment. In exchange for the agreement set forth in Paragraph 3, within three (3) business days after the Closing Date, Transferor shall pay Freddie Mac by wire transfer an amount equal to the product of (i) the unpaid principal balance of the Serviced Mortgage Loans as of February 28, 2009 and (ii) 44bps.
5. Rights to Pursue Third Parties. The FDIC retains its rights to pursue third party liability claims against various persons and entities it believes caused or may be liable for losses to it, Bank, and Indy Mac Bank, F.S.B. However, the FDIC recognizes that Freddie Mac may have independent rights to pursue claims, insurance, guaranties, litigation claims and actions against third parties, and to enforce any representations and

warranties made by third parties that relate to the Serviced Mortgages and has no objection to Freddie Mac's pursuit of such independent rights.

6. Execution and Enforceability. When this Agreement has been duly authorized, executed and delivered by the parties hereto, this Agreement will constitute the legal, valid and binding obligation of Transferor and Transferee, enforceable in accordance with its terms.
7. Conflict with Law. Neither the execution and delivery nor the performance by parties to this Agreement will result in any violation by the parties of, or be in conflict with, any provision of any applicable law or regulation, or any order, writ or decree of any court or governmental authority.
8. Headings. The headings and subheadings contained in this Agreement are inserted for convenience only and shall not affect the meaning or interpretation of this Agreement or any provision hereof.
9. Counterparts. This Agreement may be executed in any number of counterparts and by the duly authorized representative of a different party hereto on separate counterparts, each of which when so executed shall be deemed to be an original and all of which when taken together shall constitute one and the same Agreement. Executed documents may be delivered and exchanged by facsimile or other electronic means, but original documents shall be provided in due course.
10. Governing Law. THIS AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH FEDERAL LAW, BUT IF FEDERAL LAW DOES NOT PROVIDE A RULE OF DECISION IT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAW OF THE STATE OF NEW YORK (EXCLUDING ANY CONFLICT OF LAWS RULE OR PRINCIPLE THAT MIGHT REFER THE GOVERNANCE OR THE CONSTRUCTION OF THIS AGREEMENT TO THE LAW OF ANOTHER JURISDICTION). Nothing in this Agreement shall require any unlawful action or inaction by any party hereto.
11. Successors. All terms and conditions of this Agreement shall be binding on the successors and assigns of Freddie Mac, Transferor and Transferee. Except as otherwise specifically provided in this Agreement, nothing expressed or referred to in this Agreement is intended or shall be construed to give any person other than Freddie Mac, Transferor and Transferee any legal or equitable right, remedy or claim under or with respect to this Agreement or any provisions contained herein, it being the intention of the parties hereto that this Agreement, the obligations and statements of responsibilities hereunder, and all other conditions and provisions hereof are for the sole and exclusive benefit of Freddie Mac, Transferor and Transferee and for the benefit of no other person.
12. Severability. If any provision of this Agreement is declared invalid or unenforceable, then, to the extent possible, all of the remaining provisions of this

Agreement shall remain in full force and effect and shall be binding upon the parties hereto.

13. Survival of Covenants. The covenants, representations, and warranties in this Agreement shall survive the execution of the Agreement.

14. Entire Agreement Amendment and Waiver. This Agreement contains the complete and entire understanding of the parties with respect to the matters covered and no change or amendment shall be valid unless it is made in writing and executed by the parties to this Agreement. No specific waiver of any of the terms of this Agreement shall be considered as a general waiver.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives as of the date first above written.

Freddie Mac

By: \_\_\_\_\_  
Type Name: \_\_\_\_\_  
Title: \_\_\_\_\_

FDIC as Conservator for IndyMac Federal Bank, FSB and Receiver of IndyMac Bank, F.S.B.

By: \_\_\_\_\_  
Type Name: \_\_\_\_\_  
Title: \_\_\_\_\_

OneWest Bank, FSB  
By: DA DAVID FAWER  
Type Name: DAVID FAWER  
Title: Executive Vice President

Agreement shall remain in full force and effect and shall be binding upon the parties hereto.

13. Survival of Covenants. The covenants, representations, and warranties in this Agreement shall survive the execution of the Agreement.

14. Entire Agreement Amendment and Waiver. This Agreement contains the complete and entire understanding of the parties with respect to the matters covered and no change or amendment shall be valid unless it is made in writing and executed by the parties to this Agreement. No specific waiver of any of the terms of this Agreement shall be considered as a general waiver.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives as of the date first above written.

Freddie Mac

By: \_\_\_\_\_  
Type Name: \_\_\_\_\_  
Title: \_\_\_\_\_

FDIC as Conservator for IndyMac Federal Bank, FSB and Receiver of IndyMac Bank,

F.S.B.

By: George Alexander  
Type Name: George Alexander  
Title: Manager, Structured Transactions

OneWest Bank, FSB

By: \_\_\_\_\_  
Type Name: \_\_\_\_\_  
Title: \_\_\_\_\_

Mar-19-2009 02:35pm From:FW CRM

5713923446

T-236 P.004/005 F-759

Agreement shall remain in full force and effect and shall be binding upon the parties hereto.

13. Survival of Covenants. The covenants, representations, and warranties in this Agreement shall survive the execution of the Agreement.

14. Entire Agreement Amendment and Waiver. This Agreement contains the complete and entire understanding of the parties with respect to the matters covered and no change or amendment shall be valid unless it is made in writing and executed by the parties to this Agreement. No specific waiver of any of the terms of this Agreement shall be considered as a general waiver.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be executed by their duly authorized representatives as of the date first above written.

Freddie Mac

By: [Signature] 3/19/09

Type Name: Ronald Rataloffe

Title: VP, Contingency credit Risk management

FDIC as Conservator for IndyMac Federal Bank, FSB and Receiver of IndyMac Bank, F.S.B.

By: \_\_\_\_\_

Type Name: \_\_\_\_\_

Title: \_\_\_\_\_

OneWest Bank, FSB

By: \_\_\_\_\_

Type Name: \_\_\_\_\_

Title: \_\_\_\_\_



Exhibit A – Summary Identification of Mortgage Loans

The unpaid principal balance of the Serviced Mortgage Loans, as of February 28, 2009,  
was \$ [REDACTED]

## LOAN LEVEL QUERY

Loan #	Loan #	Rpt Date	DDLFI	Act Code	Act Date	Act Code	Act Date 2	Act Code	Act Date 3	Act Code	Act Date 4	Act Code 5	Act Date 5	Reason	Prop Con	Occup	Value	BK Stat	LM Stat	FC Stat
332479455	1009111244	11/2/2009	9/1/2009																R	A
332479455	1009111244	12/1/2009	9/1/2009	AX	11/20/09	AW	11/20/09							016					R	A
332479455	1009111244	1/4/2010	9/1/2009	43	12/29/09									016	04	03			R	A
332479455	1009111244	2/1/2010	9/1/2009	68	1/15/10	AX	1/15/10	43	12/29/09					006	04	03			R	A
332479455	1009111244	3/1/2010	9/1/2009	71	5/21/10	43	12/29/09							006	04	03			R	A
332479455	1009111244	4/1/2010	9/1/2009	71	5/21/10	AX	3/4/10	HD	3/2/10	43	12/29/09			031	04	03			R	A
332479455	1009111244	5/3/2010	9/1/2009	74	4/23/10	74	2/28/10	43	12/29/09					031	04	03	312,816		R	A
332479455	1009111244	6/1/2010	9/1/2009	71	7/23/10	AX	5/17/10	43	12/29/09					006	04	03			R	A
332479455	1009111244	7/1/2010	9/1/2009	74	5/26/10	43	12/29/09							006	04	03	312,816		R	A
332479455	1009111244	8/2/2010	9/1/2009	65	7/22/10	AX	7/22/10							006	04	03			R	A
332479455	1009111244	9/1/2010	9/1/2009	65	7/22/10									006	04	03			R	A
332479455	1009111244	10/1/2010	9/1/2009	65	7/22/10									006	04	03			R	A
332479455	1009111244	11/1/2010	9/1/2009	71	12/10/10	76	9/29/10	43	12/29/09					006	04	03			R	A
332479455	1009111244	12/1/2010	9/1/2009	74	10/29/10	43	12/29/09							006	04	03	319,238		R	A
332479455	1009111244	1/1/2011	9/1/2009	71	1/7/11	74	10/29/10	43	12/29/09					006	04	03	319,238		R	A
332479455	1009111244	2/1/2011	9/1/2009	43	12/29/09									006	04	03			R	A
332479455	1009111244	3/1/2011	9/1/2009	43	12/29/09									006	04	03			R	A
332479455	1009111244	4/1/2011	9/1/2009	43	12/29/09									006	04	03			R	A
332479455	1009111244	5/2/2011	9/1/2009	43	12/29/09									006	04	03			R	A
332479455	1009111244	6/1/2011	9/1/2009	80	11/17/09	43	12/29/09							006	04	03			R	A
332479455	1009111244	7/1/2011	9/1/2009	43	12/29/09									006	04	03			R	A
332479455	1009111244	8/1/2011	9/1/2009	43	12/29/09									006	04	03			R	A

Exhibit B, Page 1 of 2

OWB/MCD 000057

<u>Loan #</u>	<u>Loan #</u>	<u>Rpt Date</u>	<u>DDLPI</u>	<u>Act Code</u>	<u>Act Date</u>	<u>Act Code</u>	<u>Act Date 2</u>	<u>Act Code</u>	<u>Act Date 3</u>	<u>Act Code</u>	<u>Act Date 4</u>	<u>Act Code 5</u>	<u>Act Date 5</u>	<u>Reason</u>	<u>Prop Con</u>	<u>Occup</u>	<u>Value</u>	<u>BK Stat</u>	<u>LM Stat</u>	<u>RC Stat</u>
332479455	1009111244	9/1/2011	9/1/2009	33	1/4/11									006	04	03			R	A
332479455	1009111244	10/3/2011	9/1/2009	33	1/4/11									006	04	03			R	A
332479455	1009111244	11/1/2011	9/1/2009	74	10/21/11	33	1/4/11							006	04	03	368,000		R	A
332479455	1009111244	12/1/2011	9/1/2009	H6	10/31/11	H4	10/31/11	33	1/4/11					006	04	03			R	A
332479455	1009111244	1/3/2012	9/1/2009	33	1/4/11									006	04	03			R	A
332479455	1009111244	2/1/2012	9/1/2009	33	1/4/11									006	04	03			R	A
332479455	1009111244	3/1/2012	9/1/2009	33	1/4/2011									006	04	03			R	A
332479455	1009111244	4/2/2012	9/1/2009	33	1/4/2011									006	04	15			R	A
332479455	1009111244	5/1/2012	9/1/2009	H6	3/29/2012	H4	3/29/12	33	1/4/11					006	04	15			R	A
332479455	1009111244	6/1/2012	9/1/2009	H6	5/10/2012	H4	5/10/2012	33	1/4/11					006	04	15			R	A
332479455	1009111244	7/2/2012	9/1/2009	33	1/4/2011									006	04	15			R	A
332479455	1009111244	8/1/2012	9/1/2009	33	1/4/11									006	04	15			R	A
332479455	1009111244	9/4/2012	9/1/2009	33	1/4/2011									006	04	15			R	A
332479455	1009111244	10/1/2012	9/1/2009	33	1/4/2011									006	04	15			R	A
332479455	1009111244	11/1/2012	9/1/2009	33	1/4/2011									006	04	15			R	A
332479455	1009111244	12/3/2012	9/1/2009	33	1/4/2011									006	04	15			R	A
	1009111244	1/2/2013	9/1/2009	33	1/4/2011									6	4	15			R	A
	1009111244	2/1/2013	9/1/2009	33	1/4/2011									6	4	3			R	A

Exhibit B, Page 2 of 2

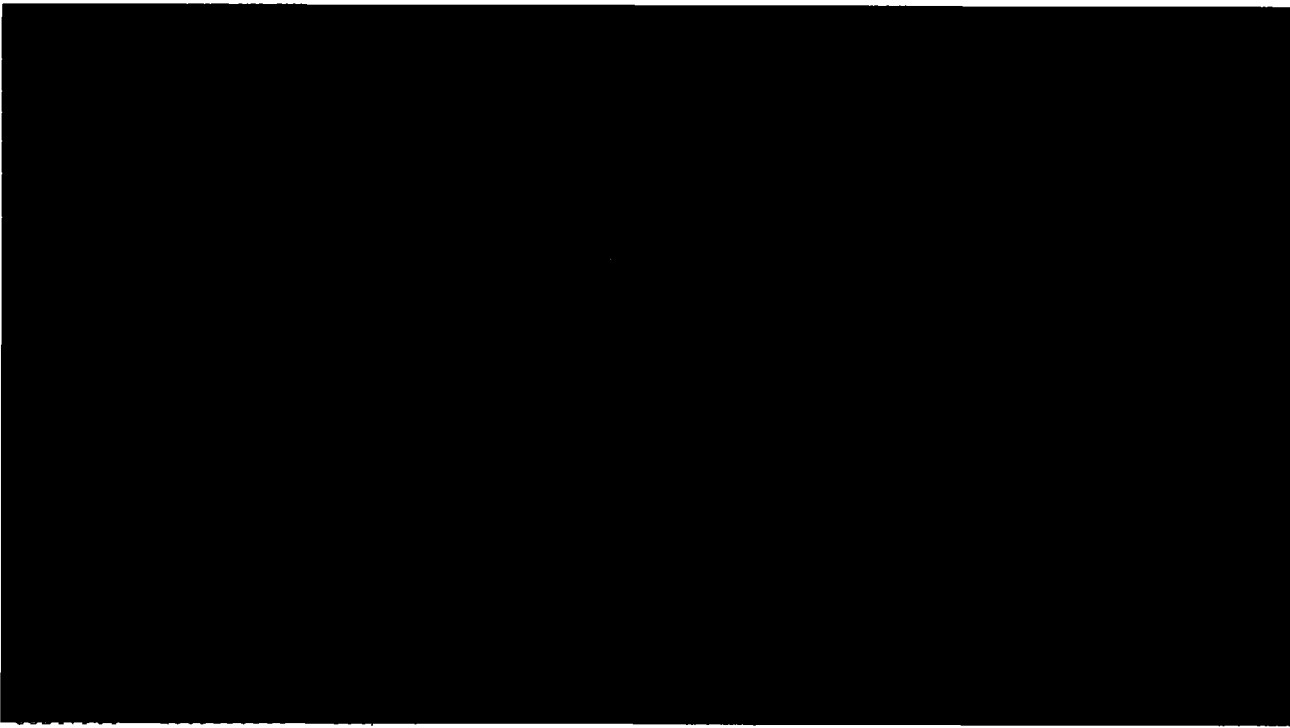
OWB/MCD 000058

Z6681-ZFM-1

INDYMAC MORTGAGE SERVICES  
FHLMC INDIVIDUAL LOAN ACCOUNTING DATA CROSS REFERENCE  
NET YIELD REPORTING METHOD05/15/09  
PAGE 263

SELLER SERVICER 127721

FHLMC LOAN NO	S/S LOAN NO	INV/ CAT	LAST PD INT	UNPAID PRINCIPAL	INTEREST DUE	PRINCIPAL DUE	EXCP CODE	EXCP DATE	PREPAY PENALTY
------------------	----------------	-------------	----------------	---------------------	-----------------	------------------	--------------	--------------	-------------------



332479455	1009111244	506/265	05-01-09	389,481.60	1,825.70				
-----------	------------	---------	----------	------------	----------	--	--	--	--



Exhibit C, Page 1 of 2

OWB/MCD 000059

T6681-652-1

INDYMAC MORTGAGE SERVICES  
 FHLMC INDIVIDUAL LOAN RECONCILIATION REPORT  
 NET YIELD REPORTING METHOD

05/15/09  
 PAGE 1,699

NO PARTICIPANT NAME ADDR

INVESTOR 506  
 SELLER/SERVICER 127721

PARTC B-FHLM

LOAN NO	FHLMC LOAN NO	-----PRINCIPAL BALANCE----- BEGINNING	ENDING	SCHEDULED	PRINICPAL COLLECTED	NET INT COLLECTED	NET INT REMIT	ADJ	DELQ NET INT	ADVANCE NET INT
---------	------------------	--	--------	-----------	------------------------	----------------------	------------------	-----	-----------------	--------------------

CATEGORY : 265 PARTC % : 100.00

1009111244	332479455	389,481.60	389,481.60	389,481.60	.00	1825.70	1825.70	.00	.00	.00
DUE DATE: 06/01/09		INT 5.875	SF .250	YIELD 5.625						

DUE DATE: 05/01/08 INT 7.125 SF .250 YIELD 5.625

Exhibit C, Page 2 of 2

OWB/MCD 000060

## FHLMC Final Report - 010213

	A	B	C	D	E	F	G	H	I
1	Loan #	Seller/Service #	FHLMC Loan #	DDLPI	Action Code	Action Date	Action Code 2	Action Date 2	Action Code 3
4322									
4323									
4324									
4325									
4326									
4327									
4328									
4329									
4330									
4331									
4332									
4333									
4334									
4335									
4336									
4337									
4338									
4339									
4340									
4341									
4342									
4343									
4344									
4345									
4346									
4347									
4348									
4349									
4350									
4351									
4352									
4353	1009111244	153984		9/1/2009	33	1/4/2011			

## FHLMC Final Report - 010213

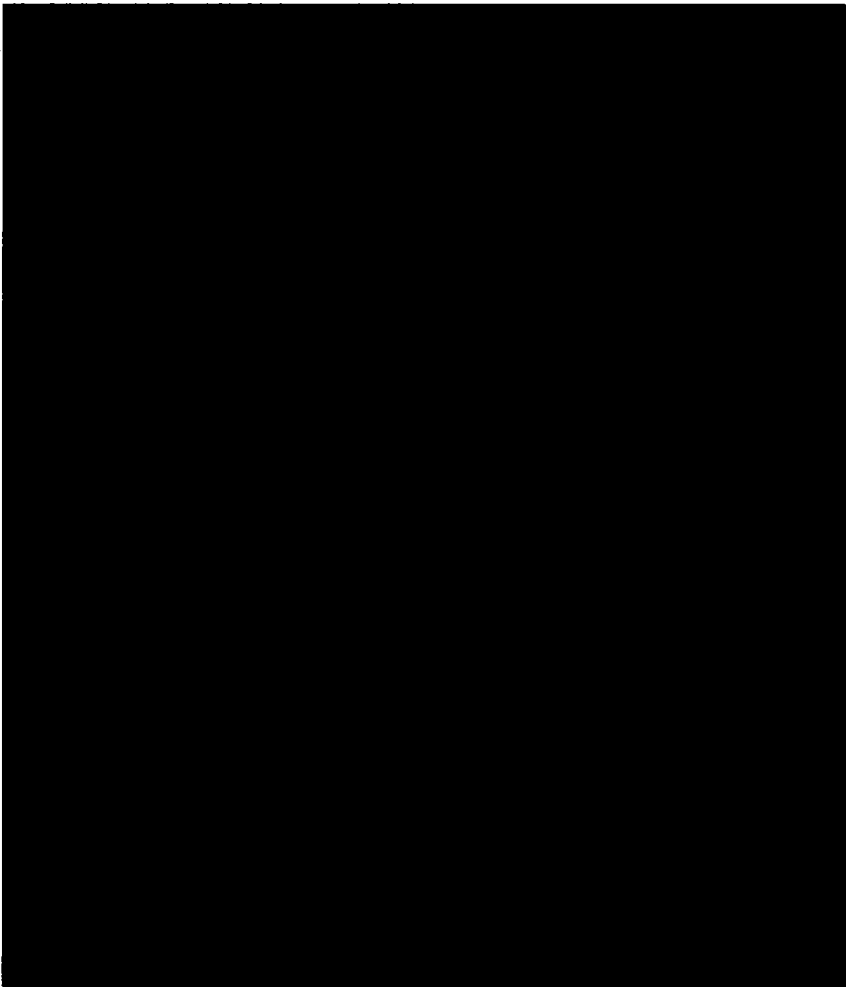
	J	K	L	M	N	O	P	Q	R
1	Action Date 3	Action Code 4	Action Date 4	Action Code 5	Action Date 5	Action Code 6	Action Date 6	Action Code 7	Action Date 7
4322									
4323									
4324									
4325									
4326									
4327									
4328									
4329									
4330									
4331									
4332									
4333									
4334									
4335									
4336									
4337									
4338									
4339									
4340									
4341									
4342									
4343									
4344									
4345									
4346									
4347									
4348									
4349									
4350									
4351									
4352									
4353									

Exhibit D, Page 2 of 6

OWB/MCD 000062

## FHLMC Final Report - 010213

	S	T	U	V	W	X	Y	Z
1	Action Code 8	Action Date 8	Action Code 9	Action Date 9	Action Code 10	Action Date 10	Action Code 11	Action Date 11
4322								
4323								
4324								
4325								
4326								
4327								
4328								
4329								
4330								
4331								
4332								
4333								
4334								
4335								
4336								
4337								
4338								
4339								
4340								
4341								
4342								
4343								
4344								
4345								
4346								
4347								
4348								
4349								
4350								
4351								
4352								
4353								



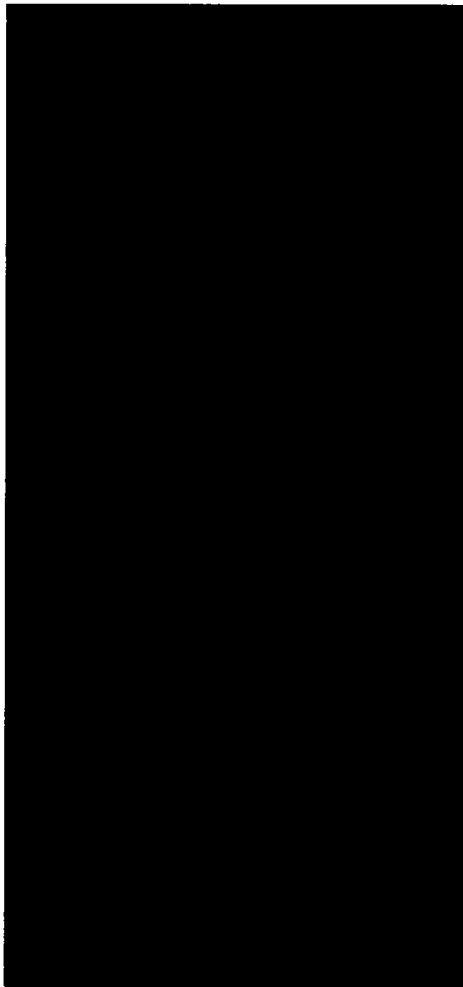
## FHLMC Final Report - 010213

	AA	AB	AC	AD	AE	AF	AG	AH
1	Action Code 12	Action Date 12	Action Code 13	Action Date 13	Action Code 14	Action Date 14	Action Code 15	Action Date 15
4322								
4323								
4324								
4325								
4326								
4327								
4328								
4329								
4330								
4331								
4332								
4333								
4334								
4335								
4336								
4337								
4338								
4339								
4340								
4341								
4342								
4343								
4344								
4345								
4346								
4347								
4348								
4349								
4350								
4351								
4352								
4353							1	1

## FHLMC Final Report - 010213

	AI	AJ	AK	AL	AM	AN	AO
1	Reason Code	OCC	Prop Cond	BPO Value	Error Message 1	Error Message 2	Error Message 3
4322							
4323							
4324							
4325							
4326							
4327							
4328							
4329							
4330							
4331							
4332							
4333							
4334							
4335							
4336							
4337							
4338							
4339							
4340							
4341							
4342							
4343							
4344							
4345							
4346							
4347							
4348							
4349							
4350							
4351							
4352							
4353	6	15	4				

## FHLMC Final Report - 010213

	AP	AQ	AR	AS	AT	AU	AV	AW	AX	AY	AZ	BA	BB
1	BK CHP	BK STA	FC STA	FC STOP	LM IND	Man Code							
4322													
4323													
4324													
4325													
4326													
4327													
4328													
4329													
4330													
4331													
4332													
4333													
4334													
4335													
4336													
4337													
4338													
4339													
4340													
4341													
4342													
4343													
4344													
4345													
4346													
4347													
4348													
4349													
4350													
4351													
4352													
4353	A	2	F										

### CERTIFICATE OF SERVICE

I am employed in Multnomah County, State of Oregon. I am over the age of 18 and am not a party to the within action; my business address is 621 SW Morrison St., Suite 1450, Portland, Oregon 97205.

On February 6, 2013, I served the following document(s) described as:

#### DECLARATION OF JULIE R. VACURA

on the party or parties listed on the following page(s) in the following manner(s):

☐ **BY HAND DELIVERY:** For each party, I caused a copy of the document(s) to be placed in a sealed envelope and caused such envelope to be delivered by messenger to the street address(es) indicated on the attached service list.

☐ **BY FEDERAL EXPRESS:** For each party, I caused a copy of the document(s) to be placed in a sealed envelope and caused such envelope to be delivered by Federal Express to the street address(es) indicated on the attached service list.

☐ **BY FIRST-CLASS MAIL:** For each party, I caused a copy of the document(s) to be placed in a sealed envelope and caused such envelope to be deposited in the United States mail at Portland, Oregon, with first-class postage thereon fully prepaid and addressed to the street address(es) indicated on the attached service list.

☐ **BY FACSIMILE:** For each party, I caused a copy of the document(s) to be sent by facsimile to the facsimile number(s) indicated on the attached service list. If this action is pending in Oregon state court, then printed confirmation of receipt of the facsimile generated by the transmitting machine is attached hereto.

☐ **BY E-MAIL:** For each party, I caused a copy of the document(s) to be sent by electronic mail to the e-mail address(es) indicated on the attached service list. If this action is pending in Oregon state court, then I received confirmation that the e-mail was received.

☒ **BY ECF:** For each party, I caused a copy of the document(s) to be sent by electronic mail via ECF to the e-mail address(es) indicated on the attached service list.

I declare under penalty of perjury under the laws of the State of Oregon that the foregoing is true and correct.

/s/ Julie R. Vacura

Julie R. Vacura

Ha Thu Dao  
[hadaojd@gmail.com](mailto:hadaojd@gmail.com)  
Attorney for Plaintiff